

**BALANCE DE SITUACION
BANCA PRIVADA
A SEPTIEMBRE 2018
(En Millones de Balboas)**

	2016	2017				2018				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
ACTIVOS LIQUIDOS	12,563.66	11,892.32	10,844.97	10,612.30	10,358.26	10,113.72	9,657.81	9,541.74	0.00	(1,070.57)	(10.09%)
Depositos Locales en Bancos	2,480.81	2,122.97	2,237.61	2,145.59	2,529.88	2,124.44	2,101.58	2,191.10	0.00	45.51	2.12%
A la Vista	778.54	688.12	678.30	714.66	716.12	642.64	577.87	660.25	0.00	(54.41)	(7.61%)
A Plazo	1,702.27	1,434.85	1,559.31	1,430.93	1,813.76	1,481.79	1,523.71	1,530.85	0.00	99.92	6.98%
Depositos Extranjeros en Bancos	9,245.80	9,074.15	7,975.46	7,789.24	6,975.07	7,408.91	6,843.15	6,638.92	0.00	(1,150.32)	(14.77%)
A la Vista	3,889.97	4,232.93	4,317.36	3,878.22	3,438.41	3,157.88	3,232.32	3,029.83	0.00	(848.39)	(21.88%)
A Plazo	5,355.83	4,841.22	3,658.10	3,911.02	3,536.66	4,251.03	3,610.83	3,609.09	0.00	(301.93)	(7.72%)
Menos Provisiones	0.00	0.00	0.00	0.00	0.00	0.41	0.46	0.56	0.00	0.56	0.00%
Locales	0.00	0.00	0.00	0.00	0.00	0.39	0.45	0.50	0.00	0.50	0.00%
Extranjero	0.00	0.00	0.00	0.00	0.00	0.02	0.01	0.06	0.00	0.06	0.00%
Otros	837.04	695.20	631.89	677.47	853.31	580.78	713.54	712.28	0.00	34.80	5.14%
CARTERA CREDITICIA	58,576.86	58,291.88	58,029.84	58,312.52	59,166.32	58,699.34	59,278.35	59,748.59	0.00	1,436.07	2.46%
Locales	42,663.61	43,482.76	44,332.31	45,062.70	45,316.96	45,716.52	46,112.87	46,578.71	0.00	1,516.01	3.36%
Extranjero	16,541.44	15,468.41	14,409.61	13,941.60	14,541.68	13,965.91	14,155.87	14,278.72	0.00	337.12	2.42%
Menos Provisiones	628.19	659.29	712.07	691.78	692.33	983.08	990.39	1,108.84	0.00	417.06	60.29%
Locales	542.75	564.40	553.83	536.22	554.68	837.78	855.49	918.33	0.00	382.11	71.26%
Extranjero	85.44	94.89	158.24	155.56	137.65	145.30	134.90	190.51	0.00	34.95	22.47%
INVERSIONES EN VALORES	13,280.11	13,542.44	13,688.16	14,505.64	14,926.87	14,865.18	15,079.82	15,385.22	0.00	879.58	6.06%
Locales	5,105.66	5,173.53	5,071.75	5,577.09	5,931.88	5,962.10	5,896.40	6,027.88	0.00	450.79	8.08%
Extranjero	8,180.55	8,373.06	8,620.41	8,930.95	8,997.41	8,913.35	9,194.77	9,365.62	0.00	434.67	4.87%
Menos Provisiones	6.09	4.16	4.00	2.40	2.42	10.28	11.35	8.29	0.00	5.88	244.63%
Locales	2.11	2.19	2.03	2.20	2.18	8.05	8.58	5.18	0.00	2.98	135.70%
Extranjero	3.98	1.97	1.97	0.21	0.24	2.23	2.78	3.11	0.00	2.90	1,391.43%
OTROS ACTIVOS	2,896.50	3,284.61	3,066.40	3,352.81	3,345.87	3,566.70	3,577.57	3,728.30	0.00	375.49	11.20%
Locales	2,534.62	2,944.60	2,701.81	2,889.31	3,000.80	3,151.68	3,178.44	3,302.82	0.00	413.51	14.31%
Extranjero	361.88	340.02	364.59	463.50	345.07	415.02	399.13	425.47	0.00	(38.02)	(8.20%)
TOTAL DE ACTIVOS	87,317.12	87,011.25	85,629.37	86,783.27	87,797.32	87,244.94	87,593.55	88,403.84	0.00	1,620.57	1.87%

**BALANCE DE SITUACION
BANCA PRIVADA
A SEPTIEMBRE 2018
(En Millones de Balboas)**

	2016	2017				2018				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
DEPOSITOS	61,601.08	61,517.53	60,882.02	60,089.88	61,078.64	61,200.30	60,540.35	60,312.82	0.00	222.94	0.37%
Locales	38,386.17	38,783.94	39,278.24	39,534.97	40,485.64	40,349.01	40,225.63	40,045.08	0.00	510.11	1.29%
Oficiales	747.77	751.77	747.03	787.34	739.95	716.15	712.81	746.94	0.00	(40.40)	(5.13%)
De Particulares	35,630.21	36,001.46	36,365.08	36,699.72	37,427.23	37,619.43	37,570.21	37,478.68	0.00	778.96	2.12%
A la Vista	7,843.50	7,485.47	7,373.57	7,457.10	7,946.92	7,713.70	7,730.72	7,472.49	0.00	15.39	0.21%
A Plazo	19,635.38	20,347.73	20,689.98	20,791.80	20,872.04	21,113.96	21,280.85	21,424.18	0.00	632.38	3.04%
De Ahorros	8,151.33	8,168.26	8,301.53	8,450.81	8,608.27	8,791.77	8,558.65	8,582.00	0.00	131.19	1.55%
De Bancos	2,008.19	2,030.71	2,166.13	2,047.91	2,318.46	2,013.43	1,942.60	1,819.47	0.00	(228.44)	(11.15%)
A la Vista	254.59	307.65	202.88	215.66	270.84	330.92	198.42	249.44	0.00	33.78	15.66%
A Plazo	1,753.60	1,723.06	1,963.25	1,832.25	2,047.62	1,682.51	1,744.18	1,570.03	0.00	(262.22)	(14.31%)
Extranjero	23,214.90	22,733.59	21,603.78	20,554.91	20,593.01	20,851.29	20,314.72	20,267.74	0.00	(287.17)	(1.40%)
Oficiales	198.19	100.03	165.85	101.13	122.18	93.25	112.32	106.99	0.00	5.86	5.79%
De Particulares	13,357.09	13,448.00	12,811.48	12,416.33	12,236.91	12,336.92	12,500.30	12,598.52	0.00	182.20	1.47%
A la Vista	2,296.08	2,422.67	2,366.36	2,304.41	2,090.67	1,921.66	2,086.03	2,113.72	0.00	(190.69)	(8.27%)
A Plazo	8,415.96	8,379.37	7,845.56	7,648.29	7,640.39	8,015.38	8,027.77	8,127.35	0.00	479.06	6.26%
De Ahorros	2,645.04	2,645.96	2,599.55	2,463.63	2,505.85	2,399.89	2,386.50	2,357.45	0.00	(106.18)	(4.31%)
De Bancos	9,659.62	9,185.57	8,626.45	8,037.45	8,233.91	8,421.11	7,702.10	7,562.22	0.00	(475.22)	(5.91%)
A la Vista	2,171.54	2,373.12	2,255.57	2,470.37	2,077.83	2,120.79	1,787.21	1,867.98	0.00	(602.39)	(24.38%)
A Plazo	7,488.08	6,812.45	6,370.88	5,567.08	6,156.08	6,300.32	5,914.89	5,694.25	0.00	127.17	2.28%
OBLIGACIONES	13,841.74	12,983.15	12,332.27	13,690.82	13,618.62	13,214.46	13,818.61	14,811.86	0.00	1,121.05	8.19%
Locales	1,946.69	2,058.56	2,032.35	1,963.89	1,892.76	1,884.50	2,039.98	2,175.05	0.00	211.17	10.75%
Extranjero	11,895.05	10,924.59	10,299.92	11,726.93	11,725.86	11,329.97	11,778.63	12,636.81	0.00	909.88	7.76%
OTROS PASIVOS	2,289.86	2,643.64	2,350.26	2,688.57	2,716.50	2,638.29	2,831.41	2,819.13	0.00	130.56	4.86%
Locales	1,884.08	2,236.85	1,991.56	2,198.16	2,191.12	2,147.99	2,361.36	2,325.48	0.00	127.32	5.79%
Extranjero	405.78	406.78	358.70	490.41	525.38	490.30	470.05	493.65	0.00	3.24	0.66%
PATRIMONIO	9,584.45	9,866.93	10,064.82	10,314.01	10,383.55	10,191.89	10,403.18	10,460.03	0.00	146.02	1.42%
Capital	4,716.68	4,758.28	4,772.28	4,778.70	4,819.73	4,791.23	4,828.09	4,825.10	0.00	46.40	0.97%

**BALANCE DE SITUACION
BANCA PRIVADA
A SEPTIEMBRE 2018
(En Millones de Balboas)**

	2016	2017				2018				VARIACION ABSOLUTA	%
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV		
Reservas de Capital	95.21	95.21	95.21	95.21	95.21	111.58	111.58	95.21	0.00	0.00	0.00%
Otras Reservas	865.20	824.79	845.81	884.57	895.58	861.45	862.15	828.68	0.00	(55.89)	(6.32%)
Provisiones Dinámicas	843.91	845.14	856.54	890.43	908.64	903.95	910.98	895.72	0.00	5.29	0.59%
Otras Reservas	21.28	(20.35)	(10.73)	(5.85)	(13.06)	(42.49)	(48.83)	(67.04)	0.00	(61.18)	1,045.04%
Utilidad de Periodos Anteriores	2,968.31	3,690.59	3,542.45	3,589.61	3,407.15	3,884.77	3,816.41	3,882.67	0.00	293.05	8.16%
Utilidad de Periodo	795.71	321.61	614.43	744.61	974.03	386.34	661.94	709.93	0.00	(34.68)	(4.66%)
Ganancia o Perdida en Valores Disponible para la Venta	2.22	32.72	51.77	76.21	44.76	9.13	(24.99)	(30.11)	0.00	(106.32)	(139.51%)
Deuda Subordinada	141.12	143.74	142.87	145.09	147.09	147.39	148.00	148.56	0.00	3.46	2.39%
PASIVO Y PATRIMONIO	87,317.12	87,011.25	85,629.37	86,783.27	87,797.32	87,244.94	87,593.55	88,403.84	0.00	1,620.57	1.87%